

WHAT IS CLAIMED IS:

1 1. (Currently Amended) A method operative on a web server to facilitate a web-based
2 information exchange between a broker and a set of wholesale lenders, comprising:
3 exposing to the broker a set of at least one or more generic mortgage lender profiles
4 profile over said web-based information exchange, the at least one generic mortgage lender
5 profile simultaneously exposing generic mortgage profile information for a plurality of different
6 specific wholesale lenders;
7 responsive to entry by the broker of given data, applying a given generic mortgage lender
8 profile to the data to identify a set of one or more specific wholesale lenders who meet criteria
9 specified in the given data; and
10 responsive to selection by the broker of one of the specific wholesale lenders, exposing to
11 the broker a specific mortgage lender profile instantiated with a set of unique lender
12 characteristics for use by the broker in completing a mortgage transaction over said web-based
13 information exchange.

1 2. (Original) The method as described in Claim 1 wherein the set of unique lender
2 characteristics includes a rate sheet.

1 3. (Original) The method as described in Claim 1 wherein the set of unique lender
2 characteristics includes an eligibility matrix.

1 4. (Original) The method as described in Claim 1 wherein the set of unique lender
2 characteristics includes a lock sheet.

1 5. (Original) The method as described in Claim 1 further including the step of displaying to
2 the broker mortgage rates and prices.

1 6. (Original) The method as described in Claim 1 further including the step of having the
2 broker lock a loan online.